

<i>SERFF Tracking Number:</i>	<i>FDMC-126682214</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity Investments Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46022</i>
<i>Company Tracking Number:</i>	<i>DVA-END-12/10</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>DVA-END-12/10</i>		
<i>Project Name/Number:</i>	<i>DVA-END-12/10/DVA-END-12/10</i>		

Filing at a Glance

Company: Fidelity Investments Life Insurance Company

Product Name: DVA-END-12/10

SERFF Tr Num: FDMC-126682214 State: Arkansas

TOI: A03I Individual Annuities - Deferred
Variable

SERFF Status: Closed-Approved-
Closed

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: DVA-END-12/10

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Denise Gosselin, Nancy
McManus

Disposition Date: 06/25/2010

Date Submitted: 06/23/2010

Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: DVA-END-12/10

Project Number: DVA-END-12/10

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Filing Status Changed: 06/25/2010

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type:

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/25/2010

Created By: Nancy McManus

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Nancy McManus

Filing Description:

June 23, 2010

Arkansas Insurance Department

1200 West Third Street

Little Rock, AR 72201-1904

Re: Fidelity Investments Life Insurance Company

NAIC # 93696-891 FEIN # 23-2164784

SERFF Tracking Number: FDMC-126682214 State: Arkansas
Filing Company: Fidelity Investments Life Insurance Company State Tracking Number: 46022
Company Tracking Number: DVA-END-12/10
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: DVA-END-12/10
Project Name/Number: DVA-END-12/10/DVA-END-12/10
Form Number: DVA-END-12/10 Endorsement

Dear Commissioner/Director:

Fidelity Investments Life Insurance Company, a Utah domiciled insurance company, is submitting the above-captioned form for review and approval. The form is an endorsement to form DVA-2005, an individual flexible premium variable deferred annuity contract approved by your department on June 9, 2005. We are decreasing the annual mortality & expense risk charge from 0.20% to 0.05% for contracts with a value of \$1 million or more. Form DVA-END-12/10 reflects these changes.

The new form does not contain any unusual or possibly controversial items from normal company or industry standards.

We will issue the new form approximately in December 2010 or soon thereafter as dictated by the work required to our contract administration systems. We plan to make every effort to duplicate the form on our contract assembly system as you see it now, however, we may have to make minor formatting changes to accommodate system constraints.

According to our calculations, there is no filing fee charge; therefore, we have not included a payment. If you have any questions or comments, please call me at (617) 392-1492.

We thank you in advance for your immediate attention.

Sincerely,

Nancy McManus

Nancy McManus
Senior Legal Product Manager
Nancy.McManus@fmr.com

Enclosures

Company and Contact

Filing Contact Information

Nancy McManus,
82 Devonshire Street - V5A
Boston, MA 02109

nancy.pecoraro.mcmanus@fmr.com
617-392-1492 [Phone]

SERFF Tracking Number: FDMC-126682214 State: Arkansas
Filing Company: Fidelity Investments Life Insurance Company State Tracking Number: 46022
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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: DVA-END-12/10
Project Name/Number: DVA-END-12/10/DVA-END-12/10

Filing Company Information

Fidelity Investments Life Insurance Company CoCode: 93696 State of Domicile: Utah
82 Devonshire St. Group Code: Company Type:
Boston, MA 02109 Group Name: State ID Number:
(617) 563-8561 ext. [Phone] FEIN Number: 23-2164784

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Fidelity Investments Life Insurance Company	\$0.00	06/23/2010	

SERFF Tracking Number:	FDMC-126682214	State:	Arkansas
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TOI:	A03I Individual Annuities - Deferred Variable	Sub-TOI:	A03I.002 Flexible Premium
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/25/2010	06/25/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	DVA-END-12/10	Nancy McManus	06/24/2010	06/24/2010

<i>SERFF Tracking Number:</i>	<i>FDMC-126682214</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Fidelity Investments Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46022</i>
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<i>Product Name:</i>	<i>DVA-END-12/10</i>		
<i>Project Name/Number:</i>	<i>DVA-END-12/10/DVA-END-12/10</i>		

Disposition

Disposition Date: 06/25/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>FDMC-126682214</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>DVA-END-12/10/DVA-END-12/10</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form (revised)	DVA-END-12/10		Yes
Form	DVA-END-12/10		Yes

SERFF Tracking Number: FDMC-126682214 State: Arkansas

Filing Company: Fidelity Investments Life Insurance Company State Tracking Number: 46022

Company Tracking Number: DVA-END-12/10

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: DVA-END-12/10

Project Name/Number: DVA-END-12/10/DVA-END-12/10

Amendment Letter

Submitted Date: 06/24/2010

Comments:

Updated Form Type.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
DVA-END-12/10	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	DVA-END-12/10	Initial					0.10% FPRA Endorsement. pdf

SERFF Tracking Number: FDMC-126682214 State: Arkansas

Filing Company: Fidelity Investments Life Insurance Company State Tracking Number: 46022

Company Tracking Number: DVA-END-12/10

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: DVA-END-12/10

Project Name/Number: DVA-END-12/10/DVA-END-12/10

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	DVA-END-12/10	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial			0.10% FPRA Endorsement.pdf

FIDELITY INVESTMENTS LIFE INSURANCE COMPANY
SALT LAKE CITY, UTAH

DEFERRED ANNUITY
ENDORSEMENT

This endorsement is part of your contract. This endorsement replaces the Annual Mortality and Expense Risk Charge and Annual Administrative Charge stated within the Contract Schedule page.

The Contract Schedule is amended as follows:

ANNUAL MORTALITY AND EXPENSE RISK CHARGE:	0.05%
ANNUAL ADMINISTRATIVE CHARGE:	0.05%

This endorsement is effective on the date we issue it to you ("Endorsement Date"). This endorsement will only apply to the Valuation Period starting on the Endorsement Date and to all Valuation Periods thereafter.

In all other respect, the Contract remains unchanged.

Signed for the Company in Boston, Massachusetts.



Jeffrey K. Cimini
President



Edward M. Shea
Secretary

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Arkansas Certificate of Readability.pdf		

	Item Status:	Status Date:
Satisfied - Item: Cover Letter Comments: Attachment: Cover Letter.pdf		

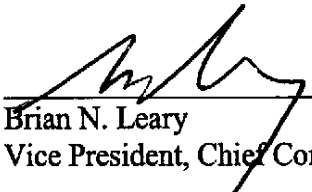
CERTIFICATION OF READABILITY**State of Arkansas**

Form Number
DVA-END-12/10

Flesch Readability Score
41.4

I certify that to the best of my knowledge and belief, the above referenced form meets or exceeds the readability legibility and format requirements of any applicable laws and regulations in the state of Arkansas.

Fidelity Investments Life Insurance Company



Brian N. Leary
Vice President, Chief Compliance Officer

June 16, 2010



June 23, 2010

Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: Fidelity Investments Life Insurance Company
NAIC # 93696-891 FEIN # 23-2164784
Form Number: DVA-END-12/10 Endorsement

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We thank you in advance for your immediate attention.

Sincerely,

Nancy McManus

Nancy McManus
Senior Legal Product Manager
Nancy.McManus@fmr.com

Enclosures

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Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/18/2010	Form	DVA-END-12/10	06/24/2010	0.10% FPRA Endorsement.pdf